

Dear Participant,

We hope this message finds you well. Now more than ever, ADP TotalSource® is committed to keeping you in the loop.

We recently completed annual testing required on your ADP TotalSource Retirement Savings Plan (the "Plan") and want to make you aware of the results.

What happened?

In 2025, your total contributions exceeded an IRS limit. As a result, a portion of your contributions will be refunded back to you. The refund amount will be added back to your income for 2026 and will be reflected on your Form 1099-R received in early 2027. The good news is this amount is not subject to the IRS early withdrawal penalties.

Matching contributions that may have been contributed on your behalf will be forfeited from your Plan account in connection with these tests. These amounts are being forfeited because they are matching contributions related to the excess contributions. This forfeiture has no tax implications to you.

We are terribly sorry for any inconvenience these corrections may cause.

What do you need to know?

- You do not need to take any action.
- All corrections have been made automatically.
- Voya will provide your refund in the form of a check(s) to your address of record or via direct deposit if you have provided this information.

There are two ways to access your Plan account online to view transactions.

1. Visit the ADP Associate Portal and log in with your username and password. From the **Myself** menu, navigate to the **Benefits** section and then click **ADPTS Retirement Savings OR Retirement Program**.
2. Visit <https://adptotalsource.voya.com>. First time visitors will need to register their account by clicking the Register Now button and following the step-by-step prompts to receive a PIN. Once you've created a username and password, you will be brought back to login screen. Log in using these credentials.

Sincerely,

ADP TotalSource Retirement Savings Plan Team



If you have any questions, please call the Plan Service Center at **(855) 646-7549**. Simply press **0** to speak to a Customer Service Associate. They're available from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday through Friday (excluding New York Stock Exchange holidays).